

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Brenda J Banks

Debtor(s)

Case No. 09 B 08256

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2009.
- 2) The plan was confirmed on 05/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/20/2013.
- 5) The case was Dismissed on 01/21/2014.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,031.58
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$31,031.58

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,482.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,593.21
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,075.21

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	190.00	NA	NA	0.00	0.00
Allied Credit	Unsecured	56.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,871.00	1,892.94	1,892.94	67.45	0.00
CBE Group	Unsecured	190.00	NA	NA	0.00	0.00
Certified Recovery	Unsecured	365.00	NA	NA	0.00	0.00
Collection System	Unsecured	575.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	150.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	23,223.00	22,860.79	22,860.79	814.57	0.00
Jefferson Capital Systems LLC	Unsecured	781.00	864.51	864.51	30.81	0.00
Jefferson Capital Systems LLC	Unsecured	509.00	408.43	408.43	14.55	0.00
MRSI	Unsecured	549.00	NA	NA	0.00	0.00
MRSI	Unsecured	549.00	NA	NA	0.00	0.00
National Capital Management LLC	Secured	26,303.00	23,082.86	23,082.06	23,082.06	2,732.47
National Capital Management LLC	Unsecured	NA	0.80	0.80	0.03	0.00
NCO Financial Services Inc	Unsecured	270.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	NA	1,187.21	1,187.21	42.30	0.00
Paragon Way Inc	Unsecured	445.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	664.00	1,058.10	1,058.10	37.70	0.00
Resurgent Capital Services	Unsecured	NA	1,539.98	1,539.98	54.87	0.00
Shindler & Associates	Unsecured	1,968.24	2,234.80	2,234.80	79.56	0.00
Tribute/Fbold	Unsecured	302.00	NA	NA	0.00	0.00
U S Cellular	Unsecured	4,057.57	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$23,082.06	\$23,082.06	\$2,732.47
TOTAL SECURED:	\$23,082.06	\$23,082.06	\$2,732.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,047.56	\$1,141.84	\$0.00

Disbursements:

Expenses of Administration	\$4,075.21
Disbursements to Creditors	\$26,956.37

TOTAL DISBURSEMENTS : **\$31,031.58**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2014

By:/s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.